RESEARCH HIGHLIGHTS

September 2002 Socio-economic Series Issue 55-10

SPECIAL STUDIES ON 1996 CENSUS DATA: HOUSING CONDITIONS OF NORTH AMERICAN INDIAN, MÉTIS AND INUIT HOUSEHOLDS IN CANADA

Introduction

CMHC is responsible for monitoring housing conditions and providing up-to-date information to inform and assist decision-making, p'anning and policy formation by industry, all levels of government, stakeholder groups and non-profit organizations.

This is one in a series of concise studies that explores the housing conditions of households reported by the 1996 Census of Canada. This study examines the housing conditions of households from the three main Aboriginal identity groups: North American Indians, Métis and Inuit, as well as considering Aboriginal housing conditions in urban areas, rural areas and on reserves This examination expands upon a previous study in this series: *Housing Conditions of Native Households* (Research Highlights, Socio-economic Series, Issue 55-6).

Commonly used terminology

Native households

The term "Native" households is part of the established Census vocabulary. Households are defined as Native when either a specified household member or a specified proportion of household members are Aboriginal individuals (see *Housing Conditions of Native Households*). This study includes persons who identified themselves in the 1996 Census as Aboriginal.

Indian

In this study, the term "Indian" is used to denote North American Indian.

Counting of Native households as Indian, Métis or Inuit

For Native *family households*, any household in which at least one spouse, common-law partner or lone parent identifies as Indian, Métis or Inuit is counted, respectively, as an Indian, Métis or Inuit household. For Native *non-family households*, any household in which at least one member identifies as Indian, Métis or Inuit is counted, respectively, as an Indian, Métis or Inuit household. Because there are cases where two or more identity groups are represented in the same household, this methodology leads to double counting of households across identity groups. For example, a household with one Indian spouse and one Métis spouse will get counted twice; i.e., both as an Indian household and also as a Métis household. Therefore the sum of Indian, Métis and Inuit household subtotals will add to more than the total of Native households.

The definitions involved are described in *Housing Conditions of Native Households* (Research Highlights Socio-economic Series Issue 55-6), and in *Statistics Canada's 1996 Census Dictionary* (Catalogue No. 92-351-UIE).

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Housing Conditions and Core Housing Need

Most Canadians have access to a dwelling unit that is **adequate** in condition (does not require major repairs), **suitable** in size (has enough bedrooms) and **affordable** (shelter costs are less than 30% of before-tax household income). Some Canadians live in dwellings which do not meet one or more of these standards.In some cases, these households could afford to rent alternative local housing which meets all three standards; in some cases they could not. A household is said to be in **core housing need** if its housing falls below at least one of the adequacy, suitability or affordability standards ***and*** it would have to spend 30% or more of its income to pay the median rent of alternative local market housing that meets all three standards. More details on terminology, data definitions and national level data are provided in the first study in this series: *Canadian Housing Conditions* (Research Highlights Socio-economic Series Issue 55-1).

CMHC definition of "Rural"

CMHC defines any community with no more than 2,500 people as a rural housing market.

Abbreviation

For ease of reference we will refer to off-reserve, non-farm, households as "**ORNF**" households.

Since the Northwest Territories included Nunavut in 1996, all references to the Northwest Territories include Nunavut.

Table 1: Native Households by Aboriginal Identity, location, and province, 1996 (1)

Province/Territory	Native Households (HHs) in 000s											Non-Native HHs	
	Off-reserve								On-reserve (3)	Total Native HHs (sum of previous three columns)			
	Non-farm							On-farm					
	Indian		Metis		Inuit		Subtotal					(000s)	% of Canada
	Urban	Rural(4)	Urban	Rural(4)	Urban	Rural(4)					% of Canada		
Newfoundland and Labrador	0.9	0.8	0.9	0.9	0.7	0.7	4.6	*	0.2	4.8	2%	173.2	2%
PEI	0.2	0.1	*	*	*	*	0.3	*	0.1	0.4	0%	44.8	0%
Nova Scotia	1.5	0.9	0.2	0.1	0.1	*	2.6	*	2.0	4.6	2%	320.4	3%
New Brunswick	1.3	0.7	0.2	0.1	*	*	2.2	*	1.8	4.0	1%	253.5	3%
Québec	9.6	3.0	3.8	2.4	0.2	1.7	19.9	0.1	6.4	26.4	9%	2,601.7	27%
Ontario	35.4	8.8	7.3	2.6	0.5	0.0	50.2	0.3	9.0	59.6	21%	3,630.1	37%
Manitoba	12.2	3.0	12.2	5.5	0.1	0.1	28.9	0.6	11.1	40.6	15%	345.7	4%
Saskatchewan	9.6	3.0	8.6	4.2	0.1	0.0	22.5	0.6	8.7	31.8	11%	292.0	3%
Alberta	15.5	3.5	15.4	3.9	0.3	0.0	34.1	0.6	6.7	41.5	15%	857.1	9%
British Columbia	26.9	5.7	10.0	1.8	0.2	0.1	40.7	0.3	12.6	53.6	19%	1,274.7	13%
NWT (5)	1.3	2.6	0.8	0.6	0.6	0.5	5.5	*	0.1	5.6	2%	7.9	0%
Yukon	0.8	0.8	0.1	0.1	*	*	1.7	*	0.1	1.8	1%	8.6	0%
Canada - (000s)	115.4	32.8	59.8	22.1	3.5	7.4	218.3(2)	2.6	58.8	279.7	100%	9,810	100%
- (% of all)	41%	12%	21%	8%	1%	3%	78%	1%	21%	100%			

(1) Includes only households which reported incomes greater than zero and shelter cost-to-income ratios less than one.

(2) Because there are some households counted in more than one identity group, totals of Indian, Métis, and Inuit households add to more than the Canada Non-farm total (see "Counting of Native households as Indian, Métis or Inuit" in the text).

(3) Coverage in the 1996 Census is incomplete in 77 reserves and settlements estimated to contain 44,000 people. Further detail is provided in the text.

(4) Rural does not include rural areas within CMAs.

(5) The Northwest Territories includes Nunavut.

* estimate too small to present

All numbers have been rounded to the nearest hundred.

Findings

Geographic Context

In 1996, of the 280,000 Native households in Canada, about 90% were located in six provinces: 21% in Ontario, 19% in British Columbia, 15% in each of Manitoba and Alberta, 11% in Saskatchewan, and 9% in Québec (see Table 1)(1).

Six provinces or territories each had greater proportions of Native households than their proportion of the nation's non-Native households: Manitoba, Saskatchewan, Alberta, British Columbia, the Northwest Territories and Yukon.

The great majority (78%) of Native households lived in off-reserve, non-farm, households ("ORNF" households).

About one-fifth (21%) of Native households lived on reserves (59,000 households), mainly in British Columbia, Manitoba, Saskatchewan and Ontario.

About 1% of Native households lived on farms, with approximately 1,000 households in each of the three Prairie provinces.

60% of Native households were urban

Most Native households (60%) were urban, including 162,000 ORNF households and about 4,600 on-reserve households (2).

Table 2: Housing conditions of non-Native, off-reserve, non-farm households (HHs), Canada and the Provinces, 1996 (1)

Province/Territory	All HHs	HHs in housing exceeding all housing standards		HHs in housing below housing standards											
				Total Below Standards	Below Multiple	Below only one standard			Could afford to meet all standards	Households in Core Housing Need					
										All			Senior-led	Tenants	Households below only affordability standard
	(000s)	(000s)	Average Annual Income	(% of All households)		Affordability	Adequacy	Suitability	(000s)	(000s)	% of All HHs	Average Annual Income	(% of All Households)		
Newfoundland and Labrador	173.2	128.0	$47,866	26%	3%	13%	6%	4%	17.8	27.3	16%	$13,795	3%	8%	10%
PEI	44.8	32.0	$48,932	29%	4%	15%	7%	4%	5.5	7.4	16%	$14,975	5%	10%	12%
Nova Scotia	320.4	222.7	$50,286	31%	4%	16%	8%	3%	39.7	58.1	18%	$14,630	5%	11%	13%
New Brunswick	253.5	180.5	$48,942	29%	4%	13%	9%	3%	34.8	38.2	15%	$12,891	4%	9%	10%
Québec	2,601.7	1,768.2	$53,184	32%	4%	19%	5%	3%	360.7	472.9	18%	$12,785	5%	14%	14%
Ontario	3,630.1	2,396.0	$67,289	34%	5%	19%	5%	5%	564.0	670.0	18%	$18,492	5%	12%	13%
Manitoba	345.7	251.7	$52,680	27%	3%	14%	7%	4%	42.1	51.8	15%	$14,734	5%	10%	11%
Saskatchewan	292.0	227.6	$50,088	22%	2%	12%	6%	2%	26.5	37.8	13%	$13,671	4%	8%	9%
Alberta	857.1	625.2	$61,883	27%	3%	16%	5%	4%	114.7	117.2	14%	$15,495	3%	9%	11%
British Columbia	1,274.7	843.6	$62,805	34%	5%	20%	4%	5%	188.7	242.4	19%	$18,852	4%	12%	14%
NWT*	6.5	4.7	$90,383	29%	4%	10%	7%	7%	1.1	0.8	12%	$30,359	1%	7%	7%
Yukon	8.6	5.8	$69,362	33%	5%	13%	9%	6%	1.2	1.6	19%	$24,445	2%	9%	11%
Canada - Total	9,809.5	6,686.9	$59,852	32%	4%	18%	5%	4%	1,397.0	1,725.7	18%	$16,226	5%	12%	13%
Canada - Urban	8,252.7	5,550.5	$62,345	33%	5%	19%	5%	4%	1,197.6	1,504.6	18%	$16,383	5%	13%	14%
Canada - Rural	1,556.8	1,136.4	$47,679	27%	3%	12%	9%	3%	199.3	221.1	14%	$15,126	4%	6%	9%

(1) Includes only households which reported incomes greater than zero and shelter cost-to-income ratios less than one.

* includes Nunavut

All numbers have been rounded to the nearest hundred.

Average income refers to the 1995 calendar year income.

There were 115,000 Indian households living in urban areas (78% of Indian households), with the largest populations in Ontario, British Columbia, the Prairie provinces, and Québec. Urban areas were also home to 60,000 Métis households (73% of Métis households), primarily in Alberta, Manitoba, British Columbia and Saskatchewan (3), and 3,500 Inuit households (32% of Inuit households) (4).

Rural areas were home to about 113,000 Native households

About 40% of Native households lived in rural areas, including 56,000 ORNF households, about 54,000 on-reserve households, and about 2,600 farm households.

Nearly one-quarter (or 33,000 households) of the 148,000 ORNF Indian households are rural, and nearly one-half of these rural households are in Ontario and British Columbia. Of the 82,000 ORNF Métis households, 22,000 (27%) are in rural areas, and over one-half of these are in the three Prairie provinces. Rural areas contain about 7,000 (68%) of the 10,800 ORNF Inuit households, with the largest groups in northern Québec, Labrador and the Northwest Territories.

Housing Conditions and Housing Need of Native households

The housing conditions of ORNF non-Native households are provided in Table 2 for the purpose of comparison with those of ORNF Native households presented in Tables 3 to 7 and analyzed below.

Two-thirds of ORNF Indian households occupied, or could have afforded, housing meeting all standards

Table 3: Housing conditions of off-reserve, non-farm Indian households (HHs), Canada and the Provinces, 1996 (1)

Province/Territory	All HHs	HHs in housing exceeding all housing standards		HHs in housing below housing standards											
				Total Below Standards	Below Multiple	Below only one standard			Could afford to meet all standards	Households in Core Housing Need					
										All			Senior-led	Tenants	Households below only affordability standards
	(000s)	(000s)	Average Annual Income	(% of All households)		Affordability	Adequacy	Suitability	(000s)	(000s)	% of All HHs	Average Annual Income	(% of All Households)		
Newfoundland and Labrador	1.7	1.0	$43,540	42%	10%	17%	10%	5%	0.3	0.5	28%	$14,167	1%	13%	15%
PEI	0.3	0.2	$46,471	39%	10%	15%	15%	3%	0.0	0.1	31%	$14,168	0%	20%	12%
Nova Scotia	2.3	1.4	$45,685	42%	5%	22%	10%	5%	0.4	0.6	25%	$15,181	1%	16%	19%
New Brunswick	2.0	1.0	$46,273	49%	13%	16%	13%	6%	0.4	0.6	28%	$12,988	3%	22%	15%
Québec	12.6	7.4	$48,227	42%	8%	21%	8%	4%	2.1	3.1	25%	$12,351	3%	19%	18%
Ontario	44.2	22.9	$54,644	48%	11%	23%	8%	7%	7.9	13.4	30%	$17,117	2%	25%	19%
Manitoba	15.2	6.0	$39,877	61%	18%	23%	9%	11%	2.7	6.5	43%	$12,906	2%	38%	21%
Saskatchewan	12.6	5.0	$42,806	60%	20%	23%	6%	11%	2.1	5.5	43%	$12,795	2%	39%	22%
Alberta	19.0	9.0	$50,785	53%	14%	22%	7%	10%	3.9	6.2	32%	$14,664	2%	27%	18%
British Columbia	32.6	14.9	$56,454	54%	15%	25%	7%	8%	5.4	12.3	38%	$17,083	2%	32%	22%
NWT**	3.9	1.9	$50,231	52%	12%	6%	11%	23%	0.7	1.4	35%	$24,541	4%	20%	5%
Yukon	1.6	0.9	$55,629	46%	11%	17%	11%	7%	0.2	0.5	32%	$22,208	2%	20%	15%
Canada	148.2	71.6	$51,245	52%	13%	22%	8%	8%	26.1	50.6	34%	$15,674	2%	28%	19%

(1) Includes only households which reported incomes greater than zero and shelter cost-to-income ratios less than one.

* estimate too small to present

** includes Nunavut

All numbers have been rounded to the nearest hundred.
Average income refers to the 1995 calendar year income.

There were 72,000 ORNF Indian households in housing that met or exceeded all housing standards (see Table 3). This represents almost one-half (48%) of all ORNF Indian households, significantly lower than the comparable proportion of non-Aboriginal households (68%). Another 26,000 ORNF Indian households had the financial means to rent alternative local market housing meeting all standards, but they lived in housing that was below one or more standards. The highest proportions of ORNF Indian households that occupied or could have afforded to be in housing which met all standards were in Québec, Nova Scotia, Newfoundland and Labrador, New Brunswick and Ontario, and the lowest proportions were in Manitoba and Saskatchewan. Overall, about two-thirds of ORNF Indian households in Canada either occupied, or could have afforded, housing meeting all standards.

Over one-half of ORNF Indian households were living below one or more housing standards

However, the proportion of ORNF Indian households living in housing below one or more standards was 52% (much greater than the comparable proportion (32%) for ORNF non-Native households). Over 60% of ORNF Indian households in Manitoba and Saskatchewan lived in housing below at least one standard.

Almost 13% of ORNF Indian households lived in housing that failed to meet two or more standards (a situation that occurred in the case of 4% of non-Native households). The range was from 5% in Nova Scotia to 20% in Saskatchewan.

Table 4: Housing conditions of off-reserve, non-farm Métis households (HHs), Canada and the Provinces, 1996 (1)

Province/Territory	All HHs	HHs in housing exceeding all housing standards		HHs in housing below housing standards											
				Total Below Standards	Below Multiple	Below only one standard			Could afford to meet all standards	Households in Core Housing Need					
										All			Senior-led	Tenants	Households below only affordability standards
	(000s)	(000s)	Average Annual Income	(% of All households)		Affordability	Adequacy	Suitability	(000s)	(000s)	% of All HHs	Average Annual Income	(% of All Households)		
Newfoundland and Labrador	1.8	1.3	$51,088	30%	6%	6%	9%	8%	0.2	0.3	16	$16,779	2%	8%	6%
PEI	*	*	$49,155	44%	22%	0%	0%	0%	*	*	22	N/A	0%	0%	22%
Nova Scotia	0.3	0.2	$48,423	38%	5%	11%	18%	3%	0.1	0.1	20	$14,659	0%	16%	10%
New Brunswick	0.3	0.2	$45,744	36%	7%	15%	10%	3%	*	0.1	19	$12,309	3%	14%	15%
Québec	6.2	3.5	$46,748	44%	7%	21%	11%	5%	1.1	1.6	26	$11,732	2%	19%	18%
Ontario	9.9	5.5	$58,941	44%	10%	20%	10%	4%	1.9	2.5	25	$17,373	2%	19%	15%
Manitoba	17.6	9.5	$45,937	46%	10%	17%	11%	8%	3.1	5.0	28	$14,156	2%	22%	15%
Saskatchewan	12.8	6.7	$45,692	47%	11%	18%	9%	9%	2.3	3.8	30	$14,286	2%	23%	16%
Alberta	19.3	10.8	$53,900	44%	10%	18%	8%	8%	3.7	4.9	25	$15,162	2%	18%	15%
British Columbia	11.9	6.2	$59,024	48%	13%	24%	6%	6%	1.9	3.8	32	$17,696	2%	26%	19%
NWT**	1.4	0.9	$72,774	40%	7%	9%	12%	12%	0.3	0.3	19	$27,542	2%	11%	7%
Yukon	0.2	0.1	$60,856	36%	10%	7%	12%	10%	*	*	17	$25,559	0%	10%	5%
Canada	81.8	44.9	$52,014	45%	10%	19%	9%	7%	14.7	22.2	27	$15,397	2%	21%	16%

(1) Includes only households which reported incomes greater than zero and shelter cost-to-income ratios less than one.

* estimate too small to present

** includes Nunavut

All numbers have been rounded to the nearest hundred.
Average income refers to the 1995 calendar year income.

For those households below only one standard, the most frequent shortcoming was affordability, with 22% of ORNF Indian households' housing not meeting this standard alone (compared to 18% of non-Native households). The range was from 6% in the Northwest Territories to 25% in British Columbia.

About 8% of ORNF Indian households occupied housing below only the adequacy standard (compared to 5% of non-Native households). The range was from 6% in Saskatchewan to 15% in Prince Edward Island.

Also, 8% of ORNF Indian households occupied housing below only the suitability standard (compared to 4% of ORNF non-Native households). The range was from 3% in Prince Edward Island to 23% in the Northwest Territories.

Over one-third of ORNF Indian households were in core housing need

About 34% of ORNF Indian households were in core housing need (compared to 18% of ORNF non-Native households). The range was from 25% in Nova Scotia and Québec, to 43% in Manitoba and Saskatchewan. Income is closely related to core need, as over one-half of the households in core need were below the standard for affordability. The average income of ORNF Indian households in core housing need was under $16,000, which was less than one-third of the income (over $51,000) of ORNF Indian households in housing which exceeded all standards. Since about 28% of all ORNF Indian households were renting and in core housing need, over four-fifths of ORNF Indian households in core need were tenants (compared to about two-thirds of the non-Native households in core need who were tenants).

The proportion of all ORNF Indian households which were senior-led and in core housing need was 2% (the comparable proportion of non-Native households was 5%).

73% of ORNF Métis households occupied, or could have afforded, housing meeting all standards

Of nearly 82,000 ORNF Métis households, almost 45,000 (55%) were in housing that met or exceeded all housing standards (higher than the comparable rate (49%) for ORNF Indian households, but significantly below that for ORNF non-Native households (68%)). The rates of ORNF Métis households having housing above all standards ranged from 52% in British Columbia to 70% in Newfoundland and Labrador (see Table 4).

Almost 15,000 ORNF Métis households lived in housing that was below one or more standards, but had the financial means to rent local market housing meeting all standards. In total, then, 73% of ORNF Métis households either occupied, or could have afforded to rent, housing meeting all standards.

45% of ORNF Métis housing was below one or more housing standards

Almost 45% of ORNF Métis households, 37,000 households, were in housing that did not meet one or more standards. The range was from 30% in Newfoundland and Labrador to 48% in British Columbia.

About 10% of ORNF Métis lived in housing which did not meet more than one standard, ranging from 5% in Nova Scotia to 13% in British Columbia (5). The national average for ORNF non-Native households was 4%.

Almost one in five ORNF Métis households were in housing below only the affordability standard. The range was from 6% in Newfoundland and Labrador to 24% in British Columbia.

Nearly 9% of ORNF Métis households were in housing below only the adequacy standard. The range was from 6% in British Columbia to 18 % in Nova Scotia.

About 7% of ORNF Métis households occupied housing below only the suitability standard, ranging from 3% in Nova Scotia and New Brunswick, to 12% in the Northwest Territories.

27% of ORNF Métis households were in core housing need

Over 22,000 ORNF Métis households (27%) were in core housing need in 1996. The average income of these households in need was $15,400, far less than the average ($52,000) for ORNF Métis households living in housing above all standards. The range was from 16% in Newfoundland and Labrador to 32% in British Columbia.

BUILDING COMMUNITIES

Summary of Programs/Initiatives

Loan Insurance On-Reserve - Individual or Multiple units (Sec. 10): Aboriginal persons living on-reserve or Band Councils may have access to financing for the construction or purchase and/or renovation of a single-family home or multiple residential rental property. CMHC provides loan insurance to Approved Lenders (banks, Aboriginal Capital Corporations, credit unions, etc.) to make loans on residential homes or projects located on lands designated as Indian Reserves.

On-Reserve Non-Profit Rental Housing Program (Sec. 95): Capital funding is provided through CMHC Direct Lending or through a private lending institution along with Band equity for the construction, purchase and rehabilitation of housing projects on-reserve. The loans are insured under the National Housing Act (NHA) and guaranteed by the Department of Indian Affairs and Northern Development. Assistance is available to eligible First Nations and is determined by DIAND in consultation with CMHC and First Nations. Assistance is provided for the duration of the housing loan or a maximum of 25 years and is in the form of subsidies for the difference between eligible project expenses and project revenues.

Proposal Development Funding (PDF): Proposal Development Funding is an interest free repayable loan of up to $75,000 available to Band Councils who are interested in developing a project proposal for the Section 95 On-Reserve Housing Program.

Additional Financial Contribution (AFC): AFC is a temporary financial assistance available to existing pre-1997 CMHC On-Reserve housing projects that have renewed loans since August 1, 1993 and can show they are experiencing financial difficulties solely as a result of the loan renewal.

Direct Lending: Canada Mortgage and Housing Corporation's Direct Lending Program provides financing and renewals for eligible social housing projects and offers the lowest average financing rate available. All loans that are financed or renewed at the same time and for the same term receive an identical rate regardless of the size of the loan or the location of the project.

Residential Rehabilitation Assistance Program (RRAP): Funding is available to repair or rehabilitate existing substandard housing to a minimum level of health and safety and to build special access for persons with disabilities. Aboriginal homeowners and Band Councils on-reserve may be eligible. The level of assistance provided depends on the cost of eligible repairs and the household income.

Home Adaptations for Seniors' Independence Program (HASI): One-time, non-repayable contributions of up to $2,500 are available on-reserve to adapt housing to make it easier for elders to continue living in their own home. Individuals aged 65 years and over whose household income is less than the maximum established for their area may apply and be eligible to receive funding to cover material and labour costs incurred in completing eligible adaptations. Eligible modifications may include handrails in hallways and stairways, grab bars in the bathroom and lever handles on doors.

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Shelter Enhancement Program (SEP): Capital contributions are available, on-reserve, to Band Councils operating shelters for women and children as well as youth who are victims of family violence. These contributions are for the repair and upgrade of existing facilities or the construction of new shelters and second stage housing units. Modifications may also be made to accommodate persons with disabilities. The maximum loan for renovation varies in accordance with the number of units within the project and the geographic location of the project. The contributions are in the form of forgivable loans with earning periods from one to fifteen years.

Housing Internship Initiative for First Nation and Inuit Youth (HIIFNIY): CMHC will work in partnership with sponsor organizations to develop housing employment projects to meet specific community needs. The Initiative provides work experience and on-the-job training to assist First Nation or Inuit youth between the ages of 17 and 29 living on First Nations reserves and in Inuit communities in pursuing long-term employment in the housing industry. Approved sponsors receive financial support toward the wages of First Nation or Inuit youth employed on housing related projects.

Aboriginal Capacity Development: Through this initiative aboriginal communities are assisted in acquiring the skills, tools and resources needed to work towards self-sufficiency in housing. CMHC, DIAND and First Nation representatives participate annually in the development of an On-Reserve Capacity Building Plan. This tripartite plan includes prioritized activities relating to housing on-reserve of interest to all parties. They may include but are not limited to areas such as: training, research projects, designation of native inspectors, community planning and development, leveraging partnerships.

Native Inspection Services Initiative: This initiative provides for the contracting out of CMHC inspections relating to on-reserve programs to First Nations technical/inspection services providers. Through this initiative, CMHC is participating in building the capacity of First Nations technical services.

Urban Native Non-Profit Housing Program: This program provided assistance to off-reserve Aboriginal non-profit housing corporations for the purchase and operation of subsidized rental housing projects for up to 35 years. While there is no funding for delivery of new projects, existing projects continue to offer subsidized housing to aboriginals living off-reserve.

Rural and Native Housing Program: Assistance was provided to homeowner and rental clients in off-reserve rural areas and communities of 2500 or less. While there is no funding for delivery of new projects, existing rental units continue to offer subsidized housing to aboriginals living off-reserve in rural areas and communities of 2500 or less.

Public-Private Partnerships: This program brings together public and private partners to develop affordable housing for Canadians which may be on or off reserve. New housing is acquired or created using equity from a variety of partnership sources and often combined with CMHC's mortgage insurance product to obtain bank financing. Services offered to potential partners include the identification of key legal, financial, regulatory and operational issues necessary to be addressed when structuring a partnership arrangement. Proposal Development Funding loans up to a maximum of $75,000 are available at zero interest to assist groups in the final stages of development.

CMHC Research Program: CMHC holds an annual competition for research proposals on topics in housing research priority areas. Up to $25,000 per project is available to Canadian researchers, for a limited number of research studies. The competition is intended to stimulate work which is innovative or which helps fill research gaps not being addressed in priority areas and to encourage Canadian researchers to apply and develop their skills on important housing topics.

Where can I get more information?

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Table 5: Housing conditions of off-reserve, non-farm Inuit households (HHs), Canada and the Provinces, 1996 (1)

Province/Territory	All HHs	HHs in housing exceeding all housing standards		HHs in housing below housing standards											
				Total Below Standards	Below Multiple standards	Below only one standard			Could afford to meet all standards	Households in Core Housing Need					
										All				Senior-led	Tenants
	(000s)	(000s)	Average Annual Income	(% of All households)		Affordability	Adequacy	Suitability	(000s)	(000s)	% of All HHs	Average Annual Income		(% of All Households)	
Newfoundland and Labrador	1.4	0.8	$46,803	43%	12%	9%	11%	11%	0.3	0.3	23	$16,569	2%	10%	7%
PEI	*	*	N/A	0%	0%	0%	0%	0%	*	*	0	N/A	0%	0%	0%
Nova Scotia	0.1	0.1	$42,859	45%	9%	9%	27%	9%	*	*	23	$15,205	0%	23%	9%
New Brunswick	*	*	$38,661	50%	25%	25%	0%	25%	*	*	25	$13,999	0%	25%	25%
Québec	1.9	1.0	$41,355	45%	4%	7%	6%	29%	0.5	0.3	17	$15,578	1%	16%	6%
Ontario	0.5	0.3	$59,295	51%	11%	21%	14%	7%	0.1	0.2	31	$18,085	0%	27%	19%
Manitoba	0.1	0.1	$44,523	34%	10%	7%	10%	0%	*	*	14	$10,631	0%	17%	7%
Saskatchewan	0.1	*	$52,148	43%	0%	21%	0%	0%	*	*	36	$14,260	0%	36%	21%
Alberta	0.3	0.2	$63,527	50%	11%	24%	8%	8%	0.1	0.1	29	$13,969	0%	24%	15%
British Columbia	0.3	0.1	$70,475	55%	13%	22%	5%	15%	0.1	0.1	32	$22,359	0%	23%	17%
NWT**	5.9	2.7	$44,812	55%	11%	4%	11%	29%	0.8	2.4	41	$26,382	2%	37%	4%
Yukon	*	*	$133,137	29%	29%	0%	0%	0%	*	*	29	$23,873	0%	0%	0%
Canada	10.9	5.4	$46,780	51%	10%	7%	10%	24%	1.9	3.6	33	$23,315	2%	28%	6%

Households below only affordability standards
(% of All Households)
7%
0%
9%
25%
6%
19%
7%
21%
15%
17%
4%
0%
6%

(1) Includes only households which reported incomes greater than zero and shelter cost-to-income ratios less than one.

* estimate too small to present

** includes Nunavut

All numbers have been rounded to the nearest hundred.
Average income refers to the 1995 calendar year income.

About 21% of all ORNF Métis households were renting and in core housing need, so over three-quarters of ORNF Métis households in core need rented their housing.

The proportion of ORNF Métis households that were senior-led and in core housing need was 2%.

Two-thirds of ORNF Inuit households occupied, or could have afforded, housing meeting all standards

Almost one-half (49%) of the 10,850 ORNF Inuit households were in housing that met or exceeded all housing standards (see Table 5). Another 1,900 households (18%) lived in housing below one or more standards but could have afforded to rent local housing that met all standards. In total, 67% of all ORNF Inuit households (7,300 households) either occupied or could have afforded, housing meeting all standards. In the three regions where 85% of Inuit live, the proportions of households occupying, or which could afford to rent, housing meeting all standards were: 59% in the Northwest Territories, 83% in Québec and 77% in Newfoundland and Labrador.

One-half of ORNF Inuit households were living below one or more housing standards

However, 5,500 ORNF households (51% of all ORNF Inuit households) were in housing which did not meet one or more housing standards. The range among provinces and territories was from 29% in Yukon to 55% in the Northwest Territories and British Columbia.

Nearly 10% of ORNF Inuit households were in housing that did not meet more than one housing standard, ranging from 29% in Yukon to 4% in Québec.

Crowding continues to stand out as a major problem in Inuit housing (6). Nearly one-quarter of ORNF Inuit households were in housing that was below only the suitability standard. There was a wide range, from 0% in Manitoba, Saskatchewan and Yukon (all of which have a small number of Inuit households), to 29% in the Northwest Territories and Québec.

About 10% of ORNF Inuit households occupied housing that fell below only the adequacy standard. The range was from 0% in New Brunswick, Saskatchewan and Yukon to 27% in Nova Scotia.

Table 6: Housing conditions of off-reserve, non-farm Native households (HHs) in urban areas, Canada and the Provinces, 1996 (1)

Province/Territory	All HHs	HHs in housing exceeding all housing standards		HHs in housing below housing standards											
				Total Below Standards	Below Multiple Standards	Below only one standard			Could afford to meet all standards	Households in Core Housing Need					
										All			Senior-led	Tenants	Households below only affordability standards
	(000s)	(000s)	Average Annual Income	(% of All households)		Affordability	Adequacy	Suitability	(000s)	(000s)	% of All HHs	Average Annual Income	(% of All Households)		
Newfoundland and Labrador	2.3	1.5	$50,985	36%	6%	15%	8%	6%	0.4	0.5	19	$13,981	2%	14%	13%
PEI	0.2	0.1	$51,483	35%	15%	20%	5%	0%	*	0.1	33	$14,039	0%	23%	20%
Nova Scotia	1.7	0.9	$47,479	44%	5%	26%	9%	5%	0.2	0.5	29	$15,713	1%	22%	22%
New Brunswick	1.5	0.8	$47,404	49%	12%	20%	11%	6%	0.3	0.5	31	$13,201	3%	27%	19%
Québec	13.1	7.5	$49,596	43%	8%	24%	7%	4%	2.1	3.6	27	$12,440	3%	22%	20%
Ontario	39.9	20.7	$56,114	48%	11%	24%	7%	6%	6.9	12.3	31	$17,110	2%	26%	20%
Manitoba	21.7	10.1	$44,773	54%	13%	24%	8%	9%	3.7	7.9	36	$12,699	2%	33%	21%
Saskatchewan	16.3	7.6	$46,062	53%	15%	24%	5%	9%	2.7	6.0	37	$12,322	1%	34%	22%
Alberta	27.7	14.5	$53,770	48%	11%	23%	6%	8%	5.2	8.0	29	$14,505	2%	25%	18%
British Columbia	33.9	15.8	$57,159	53%	14%	27%	5%	7%	5.6	12.5	37	$16,458	2%	33%	23%
NWT**	2.3	1.3	$71,766	45%	9%	11%	9%	15%	0.5	0.5	22	$24,623	2%	17%	8%
Yukon	0.9	0.5	$62,347	41%	11%	18%	6%	7%	0.1	0.3	28	$23,548	2%	19%	16%
Canada	162.3	81.6	$52,994	50%	12%	24%	7%	7%	27.8	52.8	33	$15,140	2%	28%	20%

(1) Includes only households which reported incomes greater than zero and shelter cost-to-income ratios less than one.

* estimate too small to present

** includes Nunavut

All numbers have been rounded to the nearest hundred.
Average income refers to the 1995 calendar year income.

Almost 7% of ORNF Inuit households were below the affordability standard alone, with a range from 0% in Yukon to 25% in New Brunswick.

One in three ORNF Inuit households were in core housing need

One-third of ORNF Inuit households (3,600 households) were in core housing need (about the same proportion as ORNF Indian households). This was an improvement over the 1991 Census, which found 40% of ORNF Inuit households in core housing need (7). The range, in 1996, was from 14% in Manitoba to 41% in the Northwest Territories.

The proportion of all ORNF Inuit households that were renting and in core housing need was 28%, and the proportion of senior-led ORNF Inuit households in core need was 2%.

Most of the ORNF Inuit households in core need fell below the suitability or adequacy standards; only 6% of all ORNF Inuit households, or about 18% of those in core need, fell below only the affordability standard (compared to 19% of all Indian households or about 57% of those in core need). The income of ORNF Inuit households in core housing need averaged $23,315 (compared to $15,674 for ORNF Indian households in core housing need). Even though the Inuit in core need had higher

Table 7: Housing conditions of off-reserve, non-farm Native households (HHs) in rural areas, Canada and the Provinces, 1996 (1)

Province/Territory	All HHs	HHs in housing exceeding all housing standards		HHs in housing below housing standards											
				Total Below Standards	Below Multiple Standards	Below only one standard			Could afford to meet all standards	Households in Core Housing Need					
										All			Senior-led	Tenants	Households below only affordability standards
	(000s)	(000s)	Average Annual Income	(% of All households)		Affordability	Adequacy	Suitability	(000s)	(000s)	% of All HHs	Average Annual Income	(% of All Households)		
Newfoundland and Labrador	2.3	1.4	$42,424	41%	13%	7%	12%	9%	0.4	0.6	26	$16,769	2%	7%	7%
PEI	0.1	0.1	$36,543	52%	0%	9%	30%	9%	*	*	17	$20,500	0%	9%	0%
Nova Scotia	1.0	0.6	$42,517	39%	5%	12%	16%	5%	0.2	0.2	17	$13,173	0%	7%	9%
New Brunswick	0.7	0.4	$45,063	45%	13%	10%	16%	6%	0.2	0.2	22	$12,461	0%	10%	8%
Québec	6.8	3.9	$42,102	42%	6%	13%	12%	11%	1.5	1.3	20	$11,976	2%	13%	11%
Ontario	10.4	5.8	$52,679	44%	9%	17%	12%	6%	2.0	2.6	25	$16,836	3%	14%	14%
Manitoba	7.2	4.0	$40,802	45%	10%	9%	18%	8%	1.2	2.0	28	$15,513	4%	15%	8%
Saskatchewan	6.2	3.1	$40,187	50%	15%	12%	12%	11%	1.0	2.1	35	$15,585	5%	22%	12%
Alberta	6.4	3.6	$47,171	44%	11%	10%	14%	8%	1.2	1.7	26	$15,804	3%	11%	9%
British Columbia	6.8	3.7	$56,050	46%	12%	15%	12%	7%	1.0	2.2	32	$20,171	3%	17%	14%
NWT**	3.2	1.6	$42,368	52%	12%	4%	12%	24%	0.3	1.3	39	$24,384	5%	21%	4%
Yukon	0.8	0.4	$50,480	49%	12%	11%	18%	7%	0.1	0.3	32	$20,689	4%	17%	11%
Canada	56.0	30.2	$46,104	46%	11%	12%	13%	11%	9.6	16.1	29	$18,044	3%	17%	10%

(1) Includes only households which reported incomes greater than zero and shelter cost-to-income ratios less than one.

* estimate too small to present

** includes Nunavut

All numbers have been rounded to the nearest hundred.
Average income refers to the 1995 calendar year income.

incomes, many still could not afford to rent alternative local accommodation meeting all standards because of the higher costs of providing and operating housing in the North (8).

In urban areas, 67% of ORNF Native households occupied, or could have afforded, housing meeting all standards

In 1996 there were about 162,000 ORNF Native households in urban areas (see Table 6). About one-quarter of these were in Ontario, 21% in British Columbia, and 40% in the Prairie provinces.

Nearly 82,000 ORNF urban Native households (50%) were in housing that met or exceeded all housing standards (significantly below the 67% rate for ORNF urban non-Native households). The rate in the provinces with the largest Aboriginal populations (see above) ranged from 46% to 52%. The average income of ORNF urban Native households living in housing at or above standards was $52,994.

Almost 28,000 ORNF urban Native households (17%) were in below-standard housing but could have afforded to rent alternative local market housing meeting all standards. In total, then, some two-thirds of ORNF urban Native households either occupied, or could have afforded to rent, housing meeting all standards.

Half of ORNF urban Native households lived below one or more housing standards

One-half of ORNF Native households in urban areas, almost 81,000 households, were in housing that did not meet one or more standards. The range was from 36% in Newfoundland to 54% in Manitoba.

Almost 12% occupied housing that did not meet more than one standard, with a range from 5% in Nova Scotia to 15% in Saskatchewan.

About 24% of households were below only the affordability standard, with a range from 11% in the Northwest Territories to 27% in British Columbia.

Housing below only the adequacy standard, and housing below only the suitability standard, each constituted 7% of ORNF urban Native households. The ranges for these, respectively, were from 5% in British Columbia, PEI, and Saskatchewan to 11% in New Brunswick, and from 4% in Québec to 15% in the Northwest Territories.

One-third of ORNF urban Native households were in core housing need

Almost 53,000 ORNF urban Native households (33%) were in core housing need. The range was from 19% in Newfoundland and Labrador to 37% in Saskatchewan and British Columbia.

The average income of ORNF urban Native households in core housing need was $15,140, which was lower than the average income of ORNF urban non-Native households in core housing need ($16,383).

About 20% of ORNF urban Native households were in core housing need only because they were below the affordability standard, and 28% were renting and in core housing need.

Two percent of ORNF urban Native households were senior-led households in core housing need.

Over 70% of ORNF rural Native households occupied, or could have afforded, housing meeting all standards

Of the about 56,000 ORNF rural Native households in 1996, 54% (over 30,000 households) were in housing that met or exceeded all standards. This rate was slightly higher than that for ORNF urban Natives (50%) even though the average income of ORNF rural Natives ($46,104) was lower than that of their urban counterparts ($52,994).

Almost 10,000 other ORNF rural Native households (18%) were in housing that was below one or more standards, but they had the financial resources to have afforded to rent local market housing meeting all standards. In total, then, over 70% of ORNF rural Native households either occupied, or could have afforded to rent, housing meeting all standards.

The housing of 46% of ORNF rural Native households was below one or more housing standards

About 46% of ORNF rural Native households (some 26,000 households) were in housing that did not meet one or more standards. The range was from 41% in Newfoundland and Labrador to 52% in the Northwest Territories.

About 11% of ORNF rural Native households were in housing that was below multiple standards, with a range of 5% in Nova Scotia to 15% in Saskatchewan.

Table 8: Housing conditions of Native households on-reserve, Canada and the Provinces, 1996 (1)

Province/Territory	All HHs regardless of housing conditions		HHs in housing above suitability and adequacy standards***			HHs in housing below only adequacy standard			HHs in housing below only suitability standard			HHs in housing below both adequacy and suitability standards			Average annual income of HHs in housing:		
	All HHs	Proportion Senior-led	All HHs		Proportion Senior-led	All HHs		Proportion Senior-led	All HHs		Proportion Senior-led	All HHs		Proportion Senior-led	above only adequacy and suitability housing standards	below only adequacy standard	below only suitability standard
	(000s)	(%)	(000s)	(% of All HHs)	(%)	(000s)	(% of All HHs)	(%)	(000s)	(% of All HHs)	(%)	(000s)	(% of All HHs)	(%)	$	$	$
Newfoundland and Labrador	0.2	13	0.1	76	14	*	5	0	*	13	0	*	5	0	45,658	42,156	75,073
PEI	0.1	13	0.1	67	0	*	27	50	*	0	0	*	0	0	31,631	17,970	N/A
Nova Scotia	2.0	6	1.1	57	7	0.5	24	6	0.2	12	0	0.2	8	0	23,473	19,677	28,199
New Brunswick	1.8	8	1.0	56	7	0.5	30	8	0.1	7	0	0.1	5	11	23,345	21,643	24,786
Québec	6.4	11	3.6	56	11	1.1	16	14	1.3	20	9	0.5	8	13	34,689	32,846	45,989
Ontario	9.0	12	4.6	51	14	2.0	22	14	1.4	16	7	1.0	11	7	29,425	25,024	37,390
Manitoba	11.1	10	4.7	42	11	2.8	25	9	1.9	17	9	1.7	16	7	25,245	20,631	33,266
Saskatchewan	8.7	11	3.7	43	13	2.0	23	14	1.7	20	7	1.3	15	8	22,804	18,760	30,678
Alberta	6.7	10	2.6	38	11	1.9	29	11	1.1	16	7	1.2	17	8	26,546	22,494	33,405
British Columbia	12.6	12	7.5	60	13	3.0	24	13	1.3	10	9	0.8	7	9	30,662	27,225	38,177
NWT**	0.1	13	*	40	33	*	27	0	*	13	0	*	20	0	26,586	39,536	N/A
Yukon	0.1	14	0.1	54	13	*	25	0	*	18	40	*	7	0	27,438	22,876	30,177
Canada	58.8	11	29.1	50	12	13.8	23	12	9.1	15	8	6.8	12	8	28,261	23,679	35,730

(1) Includes only households which reported incomes greater than zero and shelter cost-to-income ratios less than one.

* estimate too small to present

** includes Nunavut

*** No data is available for shelter costs for on-reserve households, therefore housing conditions can be examined in regard to only suitability and adequacy, and not in regard to affordability or core housing need.

All numbers have been rounded to the nearest hundred.
Average income refers to the 1995 calendar year income.

Other ORNF rural Native households fell below only one housing standard: 12% below affordability (with a range of 4% in the Northwest Territories to 17% in Ontario), 13% below adequacy (with a range of 12% in a number of provinces to 18% in Manitoba and Yukon), and 11% below suitability (with a range of 5% in the Nova Scotia to 24% in the Northwest Territories).

29% of ORNF rural Native households were in core housing need

Over 16,000 ORNF rural Native households (29%) were in core housing need. The range was from 17% in Nova Scotia to 39% in the Northwest Territories.

About 17% of ORNF rural Native households were renting and in core housing need (compared with 28% for their urban counterparts), and about 3% were senior-led households in core housing need.

Due to the presence of band housing on reserves, the Census did not gather comprehensive shelter cost data for the 59,000 Native households living on reserves. Therefore it is possible to examine their housing conditions in relation to only two housing standards (suitability and adequacy); housing affordability and core housing need cannot be examined.

Half of on-reserve Native homes met adequacy and suitability standards

About 29,000 Native households living on reserves (50% of all households) were in housing that met or exceeded st ndards for adequacy and suitability (see Table 8). The range was from 38% in Alberta to 76% in Newfoundland and Labrador.

About 12% of the on-reserve Native households whose housing met or exceeded the adequacy and suitability standards were senior-led, with a range of 7% in Nova Scotia to 14% in Ontario (the Northwest Territories percentage was larger but the number of such households there was very small). Overall, senior-led households comprised 11% of all Native households on reserves, with a range from 6% in Nova Scotia to 14% in Yukon.

Of the half of on-reserve Native households in below-standard housing, most did not meet the adequacy standard

Almost 30,000 on-reserve Native households (50%) were below the two measurable housing standards. About 23% of on-reserve Native households were in housing below only the adequacy standard, 15% below only the suitability standard and 12% below both standards. Thus, about two-thirds of these households in below-standard housing did not meet the adequacy standard.

Income of on-reserve Native households was relatively low

The average income of an on-reserve Native household in housing which met or exceeded the adequacy and suitability standards was $28,261. The range was from $22,804 in Saskatchewan to $45,658 in Newfoundland and Labrador. There are indications that these incomes were rising (9).

The average income of these on-reserve Native households was less than half that of ORNF non-Native households in housing meeting all standards ($59,852), and was well below that of each of the identity groups or geographic groupings of ORNF Native households discussed above who were in housing meeting all standards: Indian households (average income $51,245), Métis ($52,014), Inuit ($46,780), urban Native ($52,994), and rural Native ($46,104).

The average income of Native on-reserve households in housing below only the adequacy standard ($23,679) was lower than that of households whose housing met or exceeded both the adequacy and suitability standards, but the average income of those households below only the suitability standard ($35,730) was higher. These differences may reflect higher incomes in larger households.

Improvements in on-reserve housing conditions

A comparison of the 1996 Census with the Aboriginal Peoples Survey which was conducted after the 1991 Census indicates that on-reserve housing conditions are improving. The survey covered just over 40,000 on-reserve households and found that more than 26,000 (65%) were in dwellings that fell below at least one housing standard (10). The 1996 Census covered many more households, and found a much lower proportion (50%) of on-reserve households in housing which didn't meet standards. Further, another source indicates that between 1996 and 2000 the on-reserve housing stock increased by more than 13%, and the stock considered to be in adequate condition grew by 29% (11).

Conclusion

In 1996, all housing standards were met or exceeded by the housing of 49% of 148,000 off-reserve, non-farm Indian households; 55% of 82,000 off-reserve, non-farm Métis households; and 49% of 10,000 off-reserve, non-farm Inuit households. When households in housing below standard but having the financial ability to rent alternative local housing that met all standards are added, these proportions rise to 66% of off-reserve, non-farm Indian households, 73% of off-reserve, non-farm Métis households and 67% of off-reserve, non-farm Inuit households.

In regard to off-reserve, non-farm Native households in urban areas, 50 % had housing which met or exceeded standards, and 67 % either lived in, or could have afforded to rent, such housing.

In rural areas, 54% of off-reserve, non-farm Native households lived in housing which met or exceeded standards, and 71% either lived in, or could have afforded to rent, such housing.

These percentages for Native housing conditions are considerably lower than the comparable numbers for off-reserve, non-farm non-Native households: 68% in housing at or above all standards, and 82% who either lived in, or could have afforded to rent, such housing.

Large proportions of Native households were in core housing need. While 18% of non-Native households were in core housing need, this occurred in 34% of off-

reserve, non-farm Indian households; 27% of off-reserve, non-farm Métis households; 33% of both off-reserve, non-farm Inuit and off-reserve, non-farm, urban Native households; and 29% of off-reserve, non-farm, rural Native households.

Generally, where off-reserve, non-farm Native households were in below-standard housing, they were more likely than non-Native households to be below the suitability standard. This was particularly the case for Inuit households and rural Native households, both of which also had relatively high incidences of housing below the adequacy standard. For Indian, Métis, non-Native and urban Native households, the standard most likely not to be met was that of affordability.

On reserve, data are available to examine housing conditions in relation to only two housing standards (adequacy and suitability); housing affordability and core housing need cannot be examined. Half of Native households on reserve had housing which met or exceeded the adequacy and suitability standards. For those in below-standard housing, most did not meet the adequacy standard.

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Endnotes:

1. These data were summarised from *Housing in Canada*, Electronic Data Series, (Ottawa: CMHC, 2000), Tables 2,5,6 and 15. They are the most complete data available on the housing conditions of Native households; however:
   a) In order to assess housing affordability, households reporting negative incomes or shelter costs exceeding their incomes were excluded.
   b) The coverage of on-reserve households in the 1996 Census is incomplete in 77 reserves and settlements estimated to contain 44,000 people (see Armstrong, Robin P., *Geographical Patterns of Socio-Economic Well-Being of First Nations Communities*, Statistics Canada, 1999. Cat. No. 21-006-XIE, Table 1, page 13). In particular, no data were collected at the Six Nations and Akwesasne Mohawk reserves in Ontario.
   c) Also excluded are 1,590 households living in off-reserve Band housing.
   d) The 1996 Census data does not profile the housing conditions of those in institutions or rooming houses or of the homeless.
2. Custom tabulations from the 1996 Census show 7.8% of on-reserve Aboriginal Census families were in urban areas. See *Aboriginal Single Mothers in Canada*, (Ottawa: Indian and Northern Affairs Canada, June, 2001), Table 2.
3. Approximately 20% of all Métis live in three cities: Winnipeg, Edmonton and Calgary. See Boisvert, David, *The Housing Needs of the Métis People*, (Ottawa: CMHC, 1996), pp.14-15.
4. The sum of Indian, Métis and Inuit household subtotals will add to more than the total of Native households, as explained above - see *Counting of Native households as Indian, Métis or Inuit.*
5. The highest rate of Métis Households living in housing that is below more than one housing standards was in Prince Edward Island (22%), however the number of households involved, 10, is small.
6. The extent to which the housing of Inuit households falls below the suitability standard was examined using earlier data in *Housing Need among the Inuit in Canada, 1991*, (Research Highlight #35), (Ottawa: CMHC, 1997).
7. Loc. Cit., p.1.
8. These problems of high housing costs are described in Obed, Natan, "Looking North: The Housing Crisis in Canadian Inuit Communities", pp. 8-11 in *Canadian Housing*, (Ottawa: CHRA), Spring 2002.
9. Between 1990 and 1995, the average individual incomes of Registered Indians on reserves rose at nearly double the rate of income growth for the Canadian population as a whole. See *Comparison of Social Conditions, 1991 and 1996*, (Ottawa: Indian and Northern Affairs Canada, 2000), pp 1,7.
10. See Ark Research Associates, *The Housing Conditions of Aboriginal People in Canada*, (Ottawa: CMHC, 1996), pp 4-5
11. See "First Nations Housing", on the Indian and Northern Affairs Canada web site: http://www.ainc-inac.gc.ca/pr/info/info104_e.html.

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